



**Sterne Kessler  
Goldstein Fox**  
ATTORNEYS AT LAW

Robert Greene Sterne  
Jorge A. Goldstein  
David F.S. Cornwell  
Robert W. Edmund  
Tracy-Gene G. Durkin  
Michele A. Cimbal  
Michael B. Ray  
Robert E. Sokol  
Eric K. Stoffe  
Michael Q. Lee  
John M. Covert  
Robert C. Millonig  
Donald J. Featherstone  
Timothy J. Shea, Jr.  
Michael V. Messenger  
Justin L. Kim  
Jeffrey L. Healey  
Eldora L. Ellison  
Donald R. Baranov

Peter A. Jackson  
Brian J. Del Buono  
Mark Fox Evans  
Vincent L. Capuano  
Elizabeth L. Haues  
Michael D. Specht  
Kevin W. McCabe  
Glenn J. Perry  
Theodore A. Wood  
Edward W. Yee  
Grant E. Reed  
Jason D. Eisenberg  
Darcy L. Muller  
Jon E. Wright  
LaAnne M. DeSantis  
Helen C. Carlton  
Cynthia M. Bouchet  
Timothy A. Doyle  
Gaby L. Langworth

Lori A. Gordon  
Laura A. Vogel  
Shannon A. Carroll  
Aubrey E. Khalil  
Michelle K. Holoubek  
Marsha A. Rose  
Scott A. Schaller  
Lei Zhou  
W. Blake Coblenz  
James J. Pohl  
John T. Haran  
Mark W. Rygiel  
Michael R. Molek\*  
Carla J. Eun Kim  
Doyle A. Silver\*  
Vivian Winkler Jenks  
Paul A. Calvo  
C. Matthew Wodner  
Ranall C. Baldwin

Daniel J. Newby  
Lori M. Brandes  
Jeffrey K. Mills\*  
Mita Madhreyer\*  
Scott M. Woodhouse\*  
Christian A. Carrace\*  
Richard D. Collier III\*  
Keshia Hyton-Rodt  
Bonnie Nannerga-Combs  
Alyssa K. Sandowitz\*  
Jonathan M. Strang\*  
Ishan P. Weerakoon\*  
Registered Patent Agents\*  
Karen R. Markowicz  
Matthew J. Dowd  
Peter A. Scarnas  
Danielle L. Letting  
Steven C. Oppenheimer

Aaron S. Lukas  
Gaurav Ashtana  
Stephanie L. Elmer  
Robert E. Balin  
Salvador M. Bess  
Yasser Mourtada

Of Counsel  
Edward J. Kassler  
Kenneth C. Bass III  
Marvin C. Guthrie  
Christopher P. Witt  
David C. Isaacson

\*Admitted only in Maryland  
\*Admitted only in Virginia  
\*Practice Limited to  
Federal Agencies

September 22, 2008

WRITER'S DIRECT NUMBER:  
(202) 772-8645  
INTERNET ADDRESS:  
JASONE@SKGF.COM

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

**Art Unit 3694**

**Attn: Mail Stop Amendment**

Re: U.S. Utility Patent Application  
Application No. 10/749,696; Filed: December 31, 2003  
For: **System for Reducing Disputes of Credit Transactions**  
Inventors: CREVELING *et al.*  
Our Ref: 2348.0070000

Sir:

Transmitted herewith for appropriate action is the following document:

1. Amendment and Reply Under 37 C.F.R. §1.111.


The above-listed document is filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

  
Jason D. Eisenberg  
Attorney for Applicants  
Registration No. 43,447

JDE/RWM:smn  
Enclosures  
877752\_1.DOC